

Skrill Wordpress Module Configuration Guide

Integration with Skrill via Wordpress

This guide describes how to install and configure the Wordpress module for taking payments via the Skrill Payment Platform.

www.skrill.com

Version 1.0

Copyright

© 2020. Skrill Ltd. All rights reserved.

The material contained in this guide is copyrighted and owned by Skrill Ltd. together with any other intellectual property in such material. Except for personal and non-commercial use, no part of this guide may be copied, republished, performed in public, broadcast, uploaded, transmitted, distributed, modified or dealt with in any manner at all, without the prior written permission of Skrill Ltd., and, then, only in such a way that the source and intellectual property rights are acknowledged.

To the maximum extent permitted by law, Skrill Ltd. shall not be liable to any person or organization, in any manner whatsoever from the use, construction or interpretation of, or the reliance upon, all or any of the information or materials contained in this guide.

The information in these materials is subject to change without notice and Skrill Ltd. assumes no responsibility for any errors.

Skrill Ltd.

Registered office: Skrill Limited, 25 Canada Square, Canary Wharf, London, E14 5LQ, UK.

Version Control Table

| Date | Version | Description |
|-------------|---------|---------------|
| August 2020 | 1.0 | Guide Created |

Contents

| 1. About this guide | 4 |
|---|----|
| Objectives and target audience | |
| Conventions used in this guide | |
| 2. Introduction | |
| What is the Wordpress module? | 5 |
| Signing up for a Skrill account | 5 |
| 3. Installing and configuring Wordpress | 6 |
| Install Skrill | |
| Secret Word and API Password | 6 |
| Download Skrill on your Wordpress backend | 8 |
| Configure Skrill Settings | 9 |
| 4. Displaying Payment Methods | 12 |
| All Cards and Alternative Payment Methods | 13 |
| 5. Customer Experience | 14 |
| Removing or reducing the header and reducing the footer | 18 |
| 6. Payment Information | |
| Update Order | |
| Refunding Payments | |
| 7. Testing | |

1. About this guide

Objectives and target audience

This guide describes how to install and configure the Skrill Wordpress module. It assumes that you have an existing Wordpress installation.

Conventions used in this guide

The table below lists some of the conventions used in this guide.

Table 1-1: List of conventions

| Convention | Description |
|------------------------|--|
| Code example | Used to illustrate example code, functions and commands. |
| File path | Used to indicate a file path or folder structure. |
| Glossary | Glossary term |
| Menu1 > Menu option2 > | Indicates a menu path. |

2. Introduction

What is the Wordpress module?

Wordpress is an eCommerce platform, which provides online merchants with a flexible shopping cart system, as well as control over the look-and-feel, content and functionality of their online store.

Installing and configuring the Skrill Payment Solution module provides a simple, secure and convenient option for connecting to Skrill's online payment processing platform via Wordpress. WooCommerce must be installed for this plugin to work.

Skrill customers using Wordpress have access to a wide range of card and alternative payment methods.

Signing up for a Skrill account

Before you can start accepting payments through Skrill, you need to open a free merchant account by completing the online application form <u>here</u>.

Once your application has been approved you can configure your Skrill credentials in your Skrill merchant account and then copy them in the your Wordpress backend and start taking payments.

3. Installing and configuring Wordpress

Install Skrill

Below are describes how to install the plugin and get it working.

Note: WooCommerce must be installed for this plugin to work.

- 1. Upload the content of "copy_this_to_root_folder_wordpress" to the root directory of your wordpress installation, or install the plugin through the WordPress plugins screen directly (by compressing in .zip file 'skrill-woocommerce' directory).
- 2. Activate the plugin through the 'Plugins' screen in WordPress
- 3. Use the Settings->Plugin Name screen to configure the merchant account
- 4. Navigate to Woocommerce->Settings->Checkout and select the payment method you wish to enable in the payment gateway section

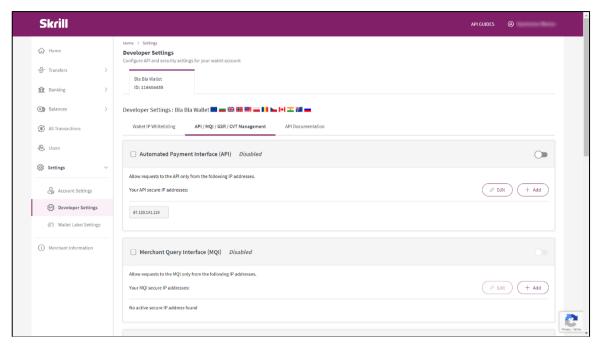
Secret Word and API Password

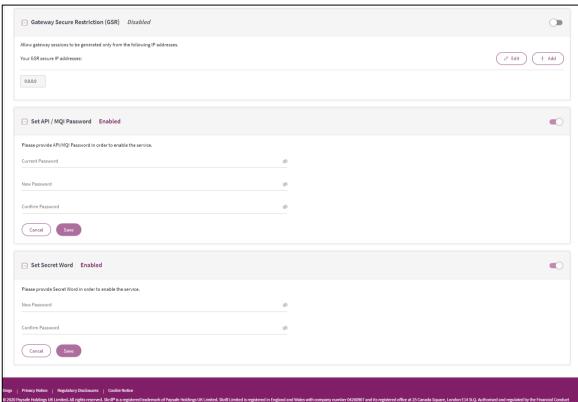
It is mandatory to setup a secret word and API/MQI password for your Skrill merchant account before configuring the Skrill Wordpress module. The secret word is used to authenticate the data sent back to your Wordpress server after payment. You must obtain the IP address of your Wordpress server to configure the API/MQI password.

You can setup the secret word and API/MQI password as follows:

- 1. Log in to your Skrill merchant account at www.skrill.com
- 2. Go to Settings > Developer Settings
- 3. Set API / MQI Password using the toggle, type and confirm by clicking Save
- 4. If your Magento server has a static IP address, for both the sections specify the IP address(es) or IP address range of your Magento server. Access can be granted to:
 - A single IP address (e.g. 145.76.160.206 using the example above)
 - Multiple IP addresses, separated by space (e.g. 192.168.0.2 10.0.0.2)
 - A subnet in CIDR notation (e.g. 192.168.0.0/24)
- 5. Set Secret Word using the toggle, type and confirm by clicking the **Save** button

Note: Your Secret Word must contain at least: 8 characters, 1 uppercase letter, 1 lowercase letter, and 1 number.





Download Skrill on your Wordpress backend

The next stage of the Wordpress integration is to configure the Wordpress module to connect to your Skrill account. The steps are as follows:

- 1. Login to your Wordpress admin account.
- 2. Select **Plugins** from left hand side menu
- 3. Click on **Add new**
- 4. Type Skrill in the search bar at top right-hand side
- 5. Click on **Install**
- 6. Click on **Activate**
- 7. Once installed configure Skrill settings (Figure 3-2)

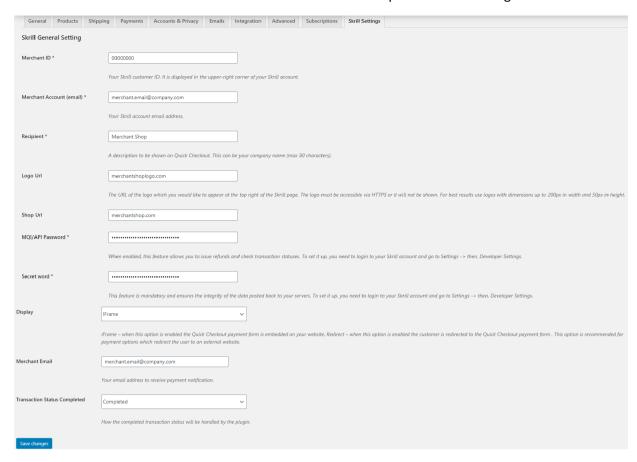


Figure 3-2: Skrill Settings with example values in Wordpress backend

Configure Skrill Settings

Configure the Skrill Settings as follows:

- Enter your Skrill Merchant account ID in the Merchant ID field. This is the Customer ID of your merchant account
- 2. Enter your Skrill Merchant account email address
- 3. Either enter a name for your store in the Recipient field to display to customers within the Skrill Payment Form
- 4. Enter the API password and Secret word that you set up in the previous section
- 5. Select a display option for the Skrill Payment Form (Iframe or redirect). See *Table 3-1* below for a detailed explanation of all Skrill settings
- 6. **Optional** Enter a URL of a logo to be displayed on the Skrill Payment Form in place of the Recipient text. This URL must be in HTTPS format (begin with https://)

Table 3-1: Skrill Settings

| Field Name | Description | Format/ Example |
|-----------------------------|--|---|
| Merchant ID | Your unique merchant identifier. This is the Customer ID of your merchant account. | 58010731 |
| Merchant Account (email) | The email address linked to your Skrill merchant account (created by you when you first signed up for a Skrill merchant account). | |
| Recipient | Optional - A description of your shop. This will be displayed on the Skrill Payment Form if you do not provide a Logo URL. | Demo Shop |
| Logo URL | Optional - Link to the URL of a logo, to be displayed on the Skrill Payment Form. Must be in HTTPS format. | https://www.skrill.com/ fileadmin/content/pdf/ acme.png |
| Shop URL | URL for the home page of your shop without the index.php e.g. if your shop is located at https://myshop.com/index.php you would enter https://myshop.com | https://myshop.com |
| API Password | The API password. This field is mandatory. It allows the Wordpress server to receive payment information. | N/A |
| Secret word | Enter the secret word configured for your Skrill account here. This feature is mandatory and ensures the integrity of the data posted back to your Wordpress servers. | N/A |
| Display | This setting has two options: IFrame and Redirect | IFrame |
| | IFrame - when IFrame is enabled the Skrill Payment Form is embedded in your shop website. See Figure 3-3: for an example. | |
| | Redirect - when redirect is enabled the customer is redirected to the Skrill Payment Form. This form is displayed on its own in the current browser tab. This option is recommended if you plan to display Payment Methods which redirect the user to an external website such as Klarna, Rapid Transfer, etc. | |

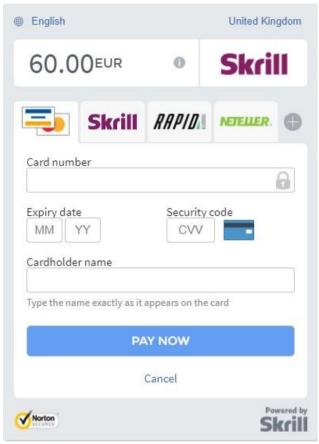


Figure 3-3: Iframe (embedded) option

4. Displaying Payment Methods

You can select the payment methods to display to your customer using the Payment Configuration tab. The module has a series of payment method sections for each of the payment methods supported by Skrill. An example is displayed in *Figure 4-1*:



Figure 4-1: Example Payment method section

For each payment method, specify whether it should be displayed or not (enabled or not **Table 4-1**) in the list of Payment methods displayed in the Wordpress Checkout. Click on Manage to the right of each payment method to see the countries where it is available. See the <u>Skrill Quick Checkout Integration</u> <u>Guide</u> for a full list of countries and an up-to-date list of the countries where each payment method is supported. The payment methods are displayed in order of popularity in the customer's country.

Table 4-1: Payment Method Settings

| Field Name | Description |
|--------------------|---|
| Enabled | Determines whether this Payment method is displayed - Yes = display, No = Do not display. Under the Enabled setting is a list of the countries that support this payment method. If a Payment method is enabled but the customer's country is not supported (determined by the country set in the billing address the customer chose in the Wordpress Checkout) then it will not be shown. |
| Show Separately | Always set this setting to Yes where available. |

Please note that if the payment option is not enabled for your Skrill merchant account, enabling in from the backend would not make the payment option visible. You will need to contact merchantsupport@paysafe.com in order to discuss activating the specific payment option.

All Cards and Alternative Payment Methods

This special payment option launches the Skrill Payment Form with multiple tabs showing all the supported Payment methods available in the customer's country. The logo for this Payment option in the Wordpress Checkout payment information section is as seen in Figure 4-2 below:



Figure 4-2: Setting up combined Skrill logo

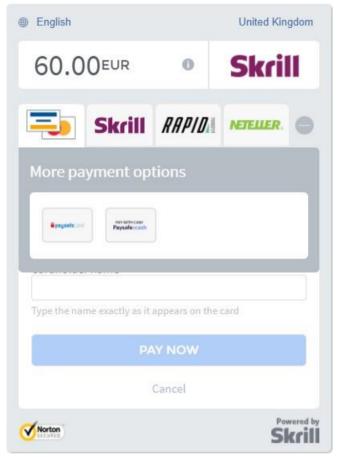


Figure 4-3: Multiple log

5. Customer Experience

This section describes the customer's checkout experience when using the Skrill Wordpress module.

Note: We only describe the Checkout process from the payment selection step onwards as the previous steps are unchanged.

The steps are as follows:

1. Click a payment method from the list of available payment methods (this list depends on the customer's country, the payment options configured for your Skrill account and the payment options configured in the Skrill Wordpress Module

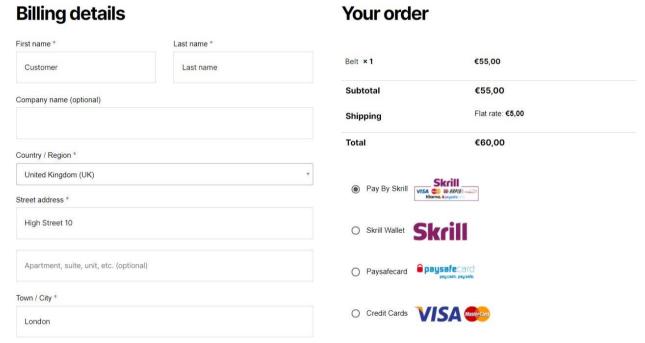


Figure 5-1: Wordpress Checkout Payment selection showing different payment methods

2. Enter Payment details in the Skrill Payment Form

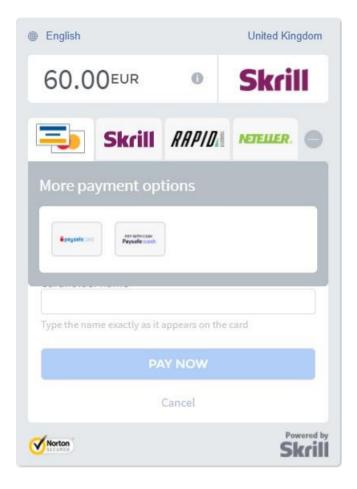


Figure 5-2: Enter Payment Details in the Skrill Payment Form

3. Click **Pay Now** to complete the payment. If all is correct, the payment form will display the following screen



Figure 5-3: Successful Payment

4. Click **Continue** to return to the Wordpress Order Confirmation screen. This screen contains the unique order number for this payment

Order received

Thank you. Your order has been received.

Order number: 394Date: 21 August 2020

• Total: €60,00

· Payment method: Pay By Skrill

Order details

| Product | Total |
|-----------------|--------------------------------|
| Belt ×1 | €55,00 |
| Subtotal: | €55,00 |
| Shipping: | €5,00 via Flat rate |
| Payment method: | Pay By Skrill |
| Total: | €60,00 |
| Note: | Payment Method : Pay By Skrill |

Figure 5-4: Order Confirmation in Wordpress Checkout

Removing or reducing the header and reducing the footer

You can request a version of the Skrill payment form without the Skrill header and amount fields. The security logo is also removed from the footer, to reduce its size. To enable this option, please contact Skrill Merchant Services and ask for the Reduced Header and Footer option. This option is shown in the screenshot below (The standard payment form is shown on the left and the reduced header and footer option on the right).

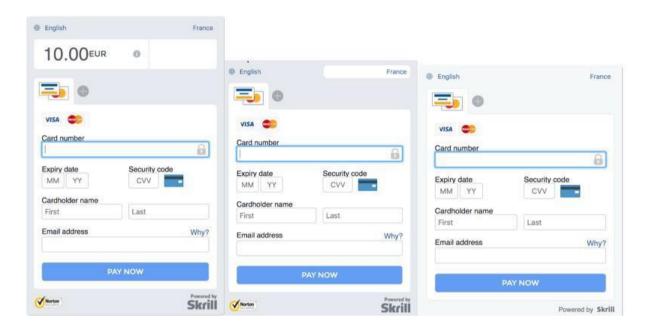


Figure 5-5: Reduced Header and Footer Option

6. Payment Information

The Wordpress module provides payment information in the Order screen with information about the payment method used for an order.

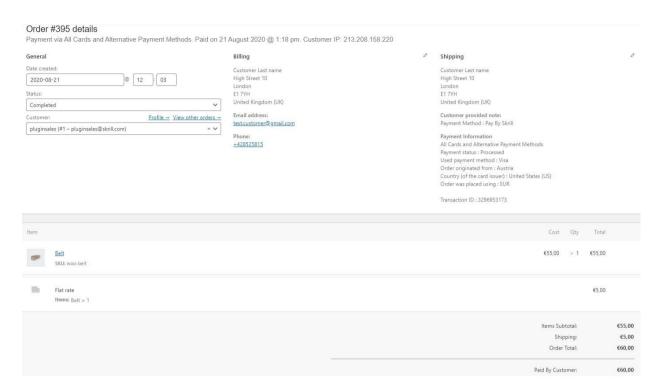


Figure 6-1: Payment Information Example

The Payment Information section includes the following information:

- 1. The payment option selected in the Wordpress Checkout
- 2. The payment status
- 3. The payment option selected in the Skrill payment form
- 4. The country the payment order originated from. This information is obtained by Geolocation using the Customer's IP address
- 5. The country of origin of the payment instrument used (this is only shown for card payment methods and bank accounts). For bank accounts, this shows the country where the account is registered. For cards, this shows the country where the card was issued
- 6. The currency the order was placed in using a 3-digit ISO 4217 currency code e.g. EUR for Euros

Update Order

The Payment Information section also contains an Update Order button on top right-hand side (Figure 6-2). This button is used to check an order's payment status with the Skrill Payment Platform and resend a status update. The payment information is then updated. This feature is useful if your Wordpress server goes offline or if there is a technical fault with Skrill's servers which prevents payment status updates being sent or received.

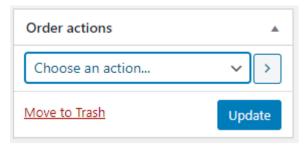


Figure 6-2: Update order

Refunding Payments

The process for Refunding customer payments is as follows:

- 1. Go to **Orders** in the Wordpress Admin Panel
- 2. Search for the customer's invoice using the customer's order number or name



Figure 6-3: Search for Order

- 3. Click the correct Order to view more information
- 4. Check that the details are correct.
- 5. Select **Refund** from the menu

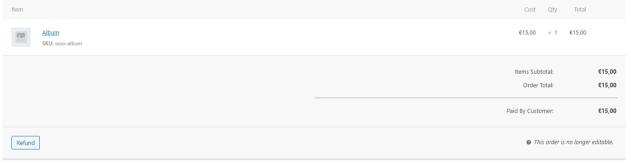


Figure 6-4: Refund Payment

6. Type the amount to be refunded



Figure 6-5: Refund Payment

7. Confirmation of a refunded payment

Skrill Wordpress Module Configuration Guide 1.0

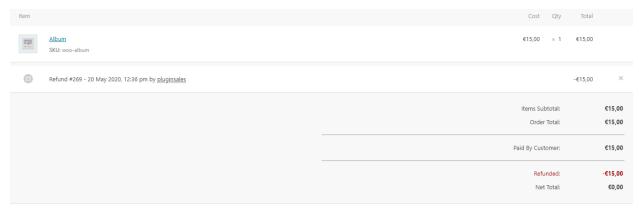


Figure 6-6: Confirmation of a refunded payment

7. Testing

We provide three test cards shown in the table below for use with test merchant accounts. When using these card numbers enter an expiry date in the future and a random CVV number.

Table 7-1: Test Cards

| Brand | Card Number |
|------------|------------------|
| MasterCard | 5438311234567890 |
| Visa | 4000001234567890 |

Should you wish to test Skrill in DEMO shops please get in touch with Skrill support at newbusiness@paysafe.com, so we can provide you with access.